

# Web-First' Authentication (No PIN Number)

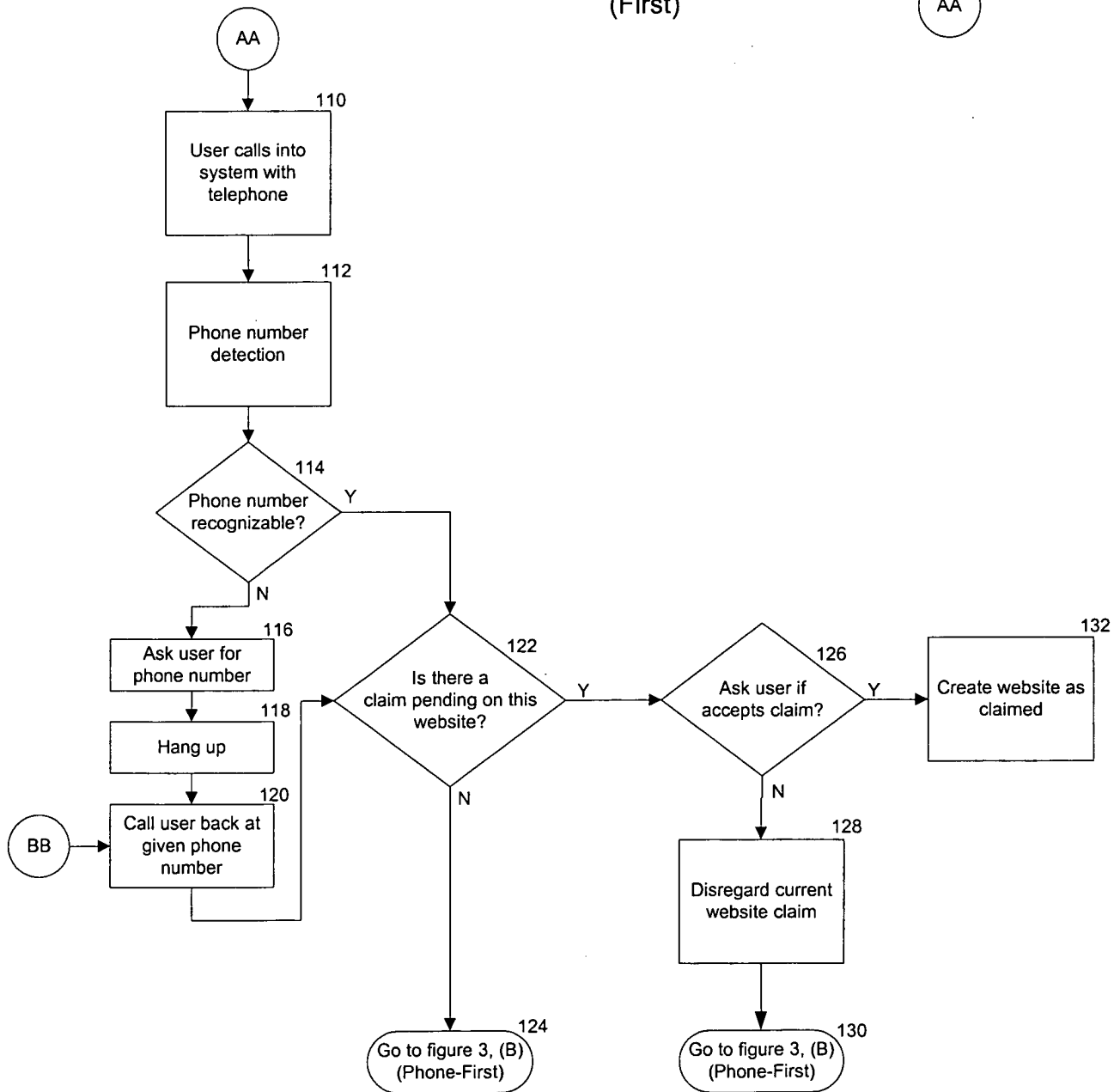
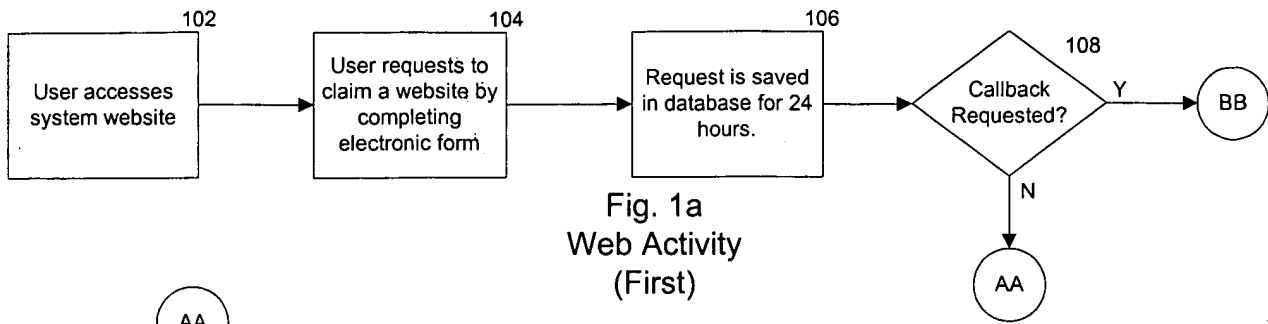


Figure 1

# Web-First' Authentication (PIN Number Utilized)

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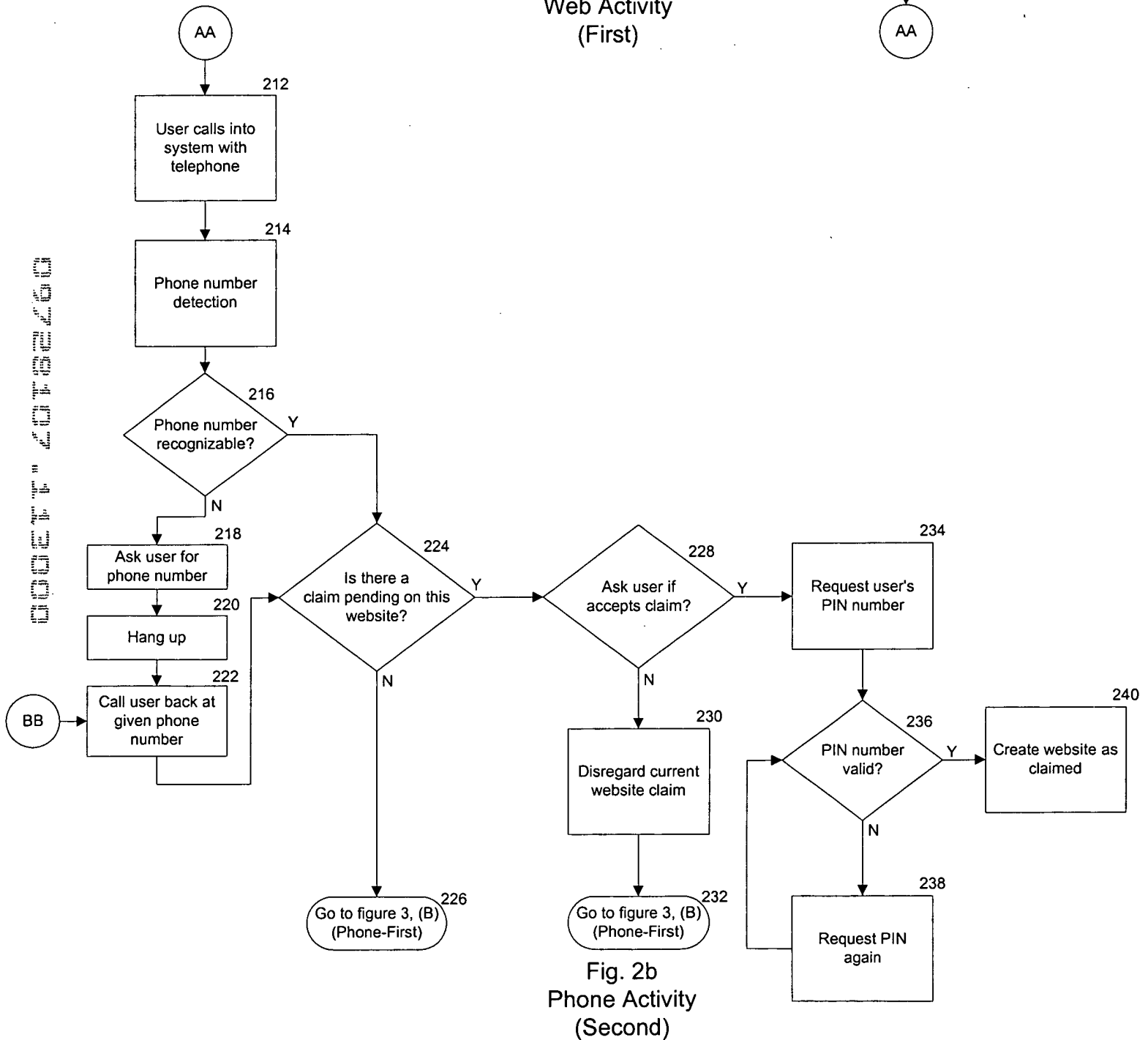
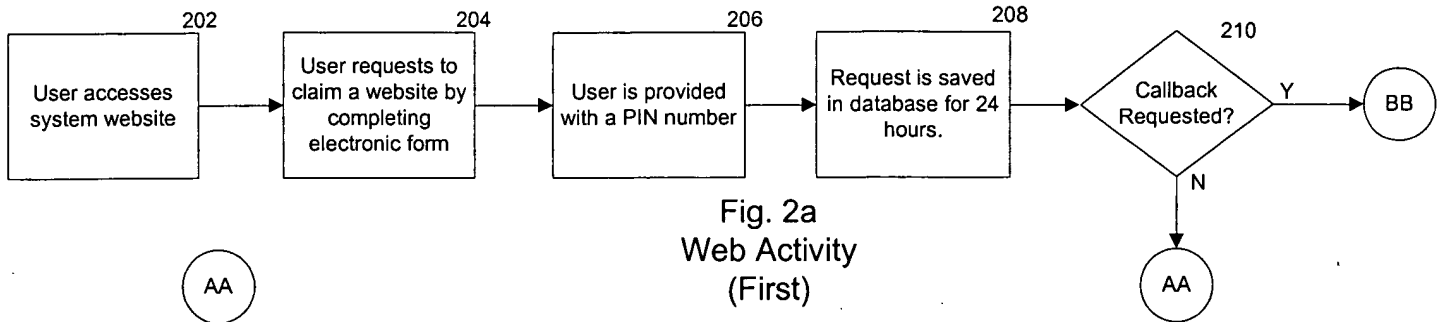
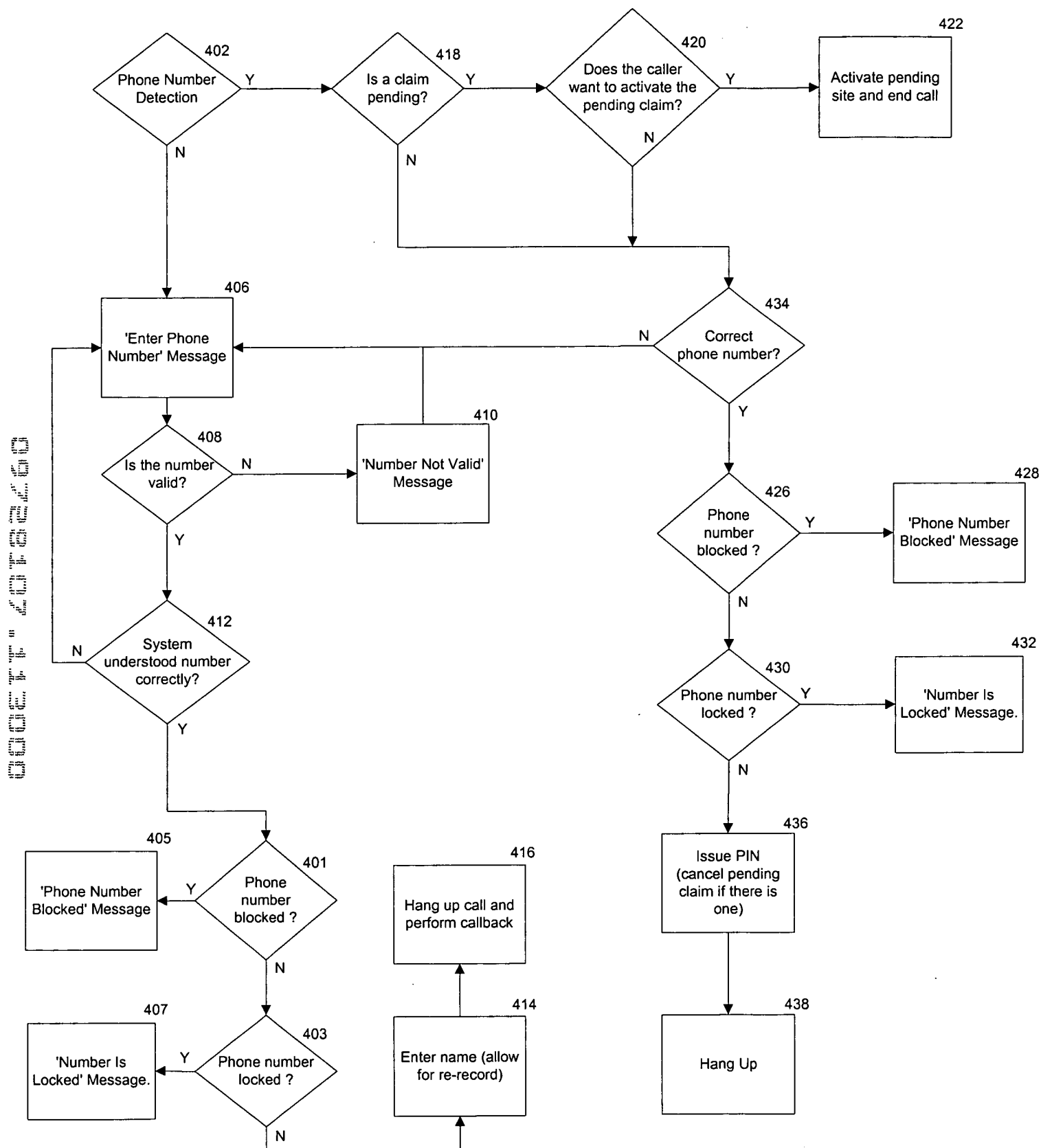


Figure 2

Fig. 3a  
Phone Activity  
(First)

Fig. 3b  
Web Activity  
(Second)



### Figure 4